WorkSiteCam

The Roofer's Insurance Claim Supplement Checklist

The code-required accessories and line items adjusters “forget” — the ones that get your claims approved at **full value**. Print it, run every roof against it, and stop leaving money on the table.

1 · Document it right (before you touch the roof)

- ■ Wide shot **and** a close-up of the **same** damage spot (adjusters need context + detail)
- ■ Shoot everything **before** you touch it — date-stamped
- ■ One labeled photo per slope (don’t dump 40 random pics on the adjuster)
- ■ Chalk-circle hail hits before you photograph them — the pattern reads instantly
- ■ Make the **first** photo the house number / address on every job

2 · Code-required accessories they leave off

- ■ Starter strip — required, not optional **[IRC R905.2.8.5]**
- ■ Hip & ridge cap (a separate line item from field shingles) **[mfr. spec]**
- ■ Drip edge at eaves **and** rakes **[IRC R905.2.8.5]**
- ■ Ice & water shield — 24″ inside the interior wall line (1 row often won’t cover it) **[IRC R905.1.2]**
- ■ Valley metal / lining **[IRC R905.2.8.2]**
- ■ Step flashing, counter flashing, pipe boots, chimney flashing **[IRC R903.2]**
- ■ Attic ventilation brought to code (intake + exhaust) **[IRC R806]**

3 · Line items commonly missed

- ■ Chimney cricket / saddle on anything wider than 30″ (code upgrade item)
- ■ Detach & reset — gutters, solar, satellite, A/C condenser lines
- ■ Debris haul-off / dumpster + dump fees
- ■ Steep charge (7/12+) and high charge (2+ stories)
- ■ Cornice returns & all flashings (almost always left off)
- ■ Permit fees
- ■ **Overhead & Profit (O&P)** — push for it on any 3+ trade job

4 · The paperwork that actually wins it

- ■ Cite the **code section in writing** (“per IRC R905.2.8.5…”) — adjusters rarely fight code
- ■ Attach the **manufacturer’s installation requirements**
- ■ Photo evidence attached to each supplemented line item
- ■ Match everything to the correct **Xactimate** line codes

Free from **WorkSiteCam** · the app that turns roof photos into carrier-ready reports — worksitecam.com

Educational reference to help document a claim, not legal or adjusting advice. Verify code against your local AHJ / adopted IRC edition.